

How guaranteed income can help cover future Medicare costs

Medicare plans require premiums, have deductibles and still do not cover all costs. These are just some of the reasons why the typical retiree spends about \$5,435 annually on health care expenses, according to a survey from 2022, and those costs continue to rise.¹ See how a solution like Protective® Dimensions V variable annuity with the SecurePay IncomeSM benefit can help.



Meet Nate

- Age: 65
- Planning for Medicare and looking for alternative ways to pay annual premiums

Nate's estimated annual Medicare expenses¹

Part A	Part B ²	Part D	Medigap plan G	Total annual Medicare cost ³				
\$0	+	\$2336.40	+	\$938.76	+	\$2,160.60	=	\$5,435.76

By purchasing Dimensions V variable annuity with the SecurePay Income benefit, Nate can be more assured that he'll generate enough annual income to cover these expenses.

\$85,684		6.00%		\$5,141
Investment in Dimensions V variable annuity with SecurePay Income benefit	X	SecurePay Income benefit withdrawal rate at age 65	=	Guaranteed annual income amount to help cover estimated annual Medicare cost

¹Total cost for a Medicare beneficiary in 2022 if insured under Original Medicare with a Plan G Medigap Policy on a national average. "2022 Healthcare Costs in Retirement", 2022, <https://www.irmaasolutions.com/2022-retiree-healthcare-costs>

²Part B is premium + deductible. Source: Medicare Premiums: Rules for Higher Income Beneficiaries, SocialSecurity.gov.2024.

³Your Medicare costs could be higher or lower depending on your personal health, prescription drug usage, the supplemental insurance coverage you select, and if considered a higher-income beneficiary.

This illustration assumes a purchase payment of \$85,684 with a benefit election date in year one with Single Life Coverage at age 65, with no subsequent investment or excess withdrawals resulting in annual withdrawal percentage of 6.00% under the terms of the SecurePay Income benefit. Your financial professional can provide a full hypothetical illustration upon request for a more detailed description of the scenario depicted in this material.



This material was developed by Protective in collaboration with 65 Incorporated, an industry leader in unbiased Medicare guidance. 65 Incorporated was co-founded by Diane J. Omdahl and Melinda A. Caughill. Diane is a registered nurse and one of the nation's foremost Medicare experts and Melinda is a noted Medicare speaker. 65 Incorporated helps consumers and financial professionals with Medicare information and individualized guidance.

To learn more, please visit 65incorporated.com.



Talk to your financial professional about a plan for creating guaranteed income to help cover your future health care costs. Together, you can decide if a Dimensions V variable annuity with the SecurePay Income benefit is right for you.

This is an illustration only, not an offer, contract, or promise of future performance.

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Protective Dimensions V variable annuity is a flexible premium deferred variable and fixed annuity contract issued by PLICO in all states except New York on policy form VDA-P-2006. SecurePay Income benefits issued on rider form VDA-P-6068. Policy form numbers, product availability and product features may vary by state.

Variable annuities are long-term investments intended for retirement planning and involve market risk and the possible loss of principal. Investments in variable annuities are subject to fees and charges from the insurance company and the investment managers.

Withdrawals reduce the annuity's remaining death benefit, contract value, cash surrender value and future earnings. Withdrawals may be subject to income tax and, if taken prior to age 59½, an additional 10% IRS tax penalty may apply. More frequent withdrawals may reduce earnings more than annual withdrawals. During the withdrawal charge period, withdrawals in excess of the penalty-free amount may be subject to a withdrawal charge.

Investors should carefully consider the investment objectives, risks, charges, and expenses of a variable annuity, any optional protected lifetime income benefit, and the underlying investment options before investing. This and other information is contained in the prospectus for a variable annuity and its underlying investment options. Investors should read the prospectus carefully before investing. Prospectuses may be obtained by contacting Protective at 800-456-6330.

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Not Insured By Any Federal Government Agency		May Lose Value